

SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

WHEREAS, it is the desire of the present beneficiary (ies) to substitute PIONEER CITIZENS BANK OF NEVADA in place and stead of Western Title Company, Inc. as Trustee, under Deed of Trust executed by H & S CONSTRUCTIONS, INC., a Nevada Corporation dated September 24, 1993 and recorded September 27, 1993 of Official Records, at Book 993 , Page 5215 , as Document No. 318641 in the Office of the Douglas County Recorder, State of Nevada.

NOW, THEREFORE, PIONEER CITIZENS BANK OF NEVADA as Beneficiary (ies) , do hereby appoint PIONEER CITIZENS BANK OF NEVADA whose address is P.O. Box 2351, Reno, NV 89505 as substituted Trustee and they now succeed to all title, estate and right powers and duties held by said trustee under said Deed of Trust;

NOW, WHEREAS, the indebtedness secured to be paid by said Deed of Trust has been paid in full.

NOW, THEREFORE, PIONEER CITIZENS BANK OF NEVADA as substituted Trustee , do hereby Grant and Reconvey unto the parties entitled thereto , without warranty , all of the estate and interest derived to the said Trustee , under said Deed of Trust , in the lands therein described , situated in the County of Douglas , State of Nevada reference being hereby specifically made to said Deed of Trust and the record thereof for a particular description of said lands.

IN WITNESS WHEREOF PIONEER CITIZENS BANK OF NEVADA have caused these presents to be executed on this 11 of January , 1995.

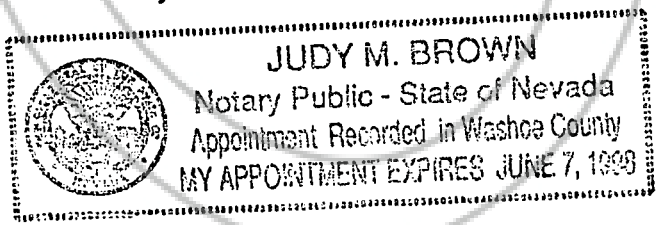
PIONEER CITIZENS BANK OF NEVADA


BY: James C. DeVolld, VP

STATE OF NEVADA
COUNTY OF WASHOE

On January 19, 1995, personally appeared before me, a Notary Public,
James C. DeVolld
who acknowledged that _____ he _____ executed the above instrument.


Notary Public



WHEN RECORDED MAIL TO:
H & S Constructions Inc.
P.O. Box 2077
Minden, NV 89423


REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

CROWELL, SUSICH, OWEN & TACKES, LTD.
510 W. FOURTH STREET
POST OFFICE BOX 1000
CARSON CITY, NV 89702

354778

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LINDA SLATER
RECORDER
\$10.00 PAID  DEPUTY